

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Malik

Serial No.: 09/287,023

Filed: April 6, 1999

For: Methods and Systems for Using  
the Public Switched Telephone Network  
to Conduct a Transaction Between  
Customer Accounts



Confirmation No.: 5759

30/D  
2/18/04  
80K

Group Art Unit: 2643

Examiner: Nguyen, D.

Docket No. 190251-1910

**RESPONSE TO OFFICE ACTION**

Mail Stop: RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

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FEB 10 2004

Technology Center 2600

Sir:

The outstanding final Office Action mailed October 2, 2003 (Paper No. 25) has been carefully considered. In response thereto, please consider the following amendments and remarks. In accordance with 37 U.S.C. §1.114, a Request for Continued Examination is filed concurrently with this Response to the Final Office Action so that the Office Action mailed October 2, 2003, (Paper No. 25) is effectively made non-final.

**AUTHORIZATION TO DEBIT ACCOUNT**

It is believed that only a one-month extension of time is required. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to deposit account no. 20-0778.

02/06/2004 EFLORES 00000054 09287023

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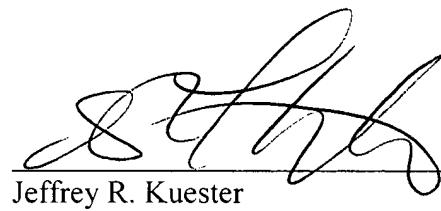
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## CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to:

MAIL STOP: RCE  
Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

on 2/2/04



Jeffrey R. Kuester

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Group No.: 2643

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Title: **Methods and Systems for Using the Public Switched Telephone Network to Conduct a Transaction Between Customer Accounts**

Attached are the following documents for filing with the USPTO:

- Postcard
- Amendment Transmittal Form (1 Page)
- RCE
- Response to Office Action
- Petition for Extension of Time (1 Month)
- Fee Transmittal
- Credit Card Authorization - Authorizing \$1060.00